

U.S. Department of Housing and Urban Development

A. Settlement Statement

B. Type of Loan

☐ 1 FHA ☐ 2 FmHA ☐ 3 Conv Unins ☐ 4 VA ☐ 5 Conv Ins

6. File Number
14-018 LOS PINO

7. Loan Number
ID

8. Mortg. Ins. Case Num.

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.p.c." were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER: LOS PINOS HOME, LLC, a Florida limited liability company
Address of Borrower: [REDACTED] Miami, Florida 33143

E. NAME OF SELLER: AMADA LOPEZ-CANTERA, a single woman
Address of Seller: [REDACTED] Miami, Florida 33145 **TIN**

F. NAME OF LENDER:
Address of Lender:

G. PROPERTY LOCATION: [REDACTED] Miami, Florida 33143

H. SETTLEMENT AGENT: Casanova & Kucera, PLLC
Place of Settlement: [REDACTED] Miami, Florida 33145 **TIN** 27-1026238
Phone 305-677-2149

I. SETTLEMENT DATE: 6/3/14 **DISBURSEMENT DATE:** 6/3/14

| J. Summary of borrower's transaction | | K. Summary of seller's transaction | |
|---|--------------|---|--------------|
| 106. Gross amount due from borrower: | | 406. Gross amount due to seller: | |
| 101. Contract sales price | 2,700,000.00 | 401. Contract sales price | 2,700,000.00 |
| 102. Personal property | | 402. Personal property | |
| 103. Settlement charges to borrower (Line 1400) | 13,482.00 | 403. | |
| 104. Furniture Credit to Seller | 2,500.00 | 404. Furniture Credit to Seller | 2,500.00 |
| 105. | | 405. | |
| Adjustments for items paid by seller in advance: | | Adjustments for items paid by seller in advance: | |
| 106. City/town taxes | | 406. City/town taxes | |
| 107. County taxes | | 407. County taxes | |
| 108. Assessments | | 408. Assessments | |
| 109. | | 409. | |
| 110. | | 410. | |
| 111. | | 411. | |
| 112. | | 412. | |
| 120. Gross amount due from borrower: | 2,715,982.00 | 420. Gross amount due to seller: | 2,702,500.00 |
| 200. Amounts paid or in behalf of borrower: | | 500. Reductions in amount due to seller: | |
| 201. Deposit or earnest money | | 501. Excess deposit (see instructions) | |
| 202. Principal amount of new loan(s) | | 502. Settlement charges to seller (line 1400) | 266,803.50 |
| 203. Existing loan(s) taken subject to | | 503. Existing loan(s) taken subject to | |
| 204. Principal amount of second mortgage | | 504. Payoff of first mortgage loan | |
| 205. | | 505. Payoff of second mortgage loan | |
| 206. | | 506. Deposits held by seller | |
| 207. Principal amt of mortgage held by seller | | 507. Principal amt of mortgage held by seller | |
| 208. Light Fixture credit to Buyer | 1,500.00 | 508. Light Fixture credit to Buyer | 1,500.00 |
| 209. | | 509. | |
| Adjustments for items unpaid by seller: | | Adjustments for items unpaid by seller: | |
| 210. City/town taxes | | 510. City/town taxes | |
| 211. County taxes from 01/01/14 to 06/03/14 | 13,915.36 | 511. County taxes from 01/01/14 to 06/03/14 | 13,915.36 |
| 212. Assessments | | 512. Assessments | |
| 213. | | 513. | |
| 214. | | 514. | |
| 215. | | 515. | |
| 216. | | 516. | |
| 217. | | 517. | |
| 218. | | 518. | |
| 219. | | 519. | |
| 220. Total paid by/for borrower: | 15,415.36 | 520. Total reductions in amount due seller: | 276,218.86 |
| 300. Cash at settlement from/to borrower: | | 600. Cash at settlement from/to seller: | |
| 301. Gross amount due from borrower (line 120) | 2,715,982.00 | 601. Gross amount due to seller (line 420) | 2,702,500.00 |
| 302. Less amount paid by/for the borrower (line 220) | (15,415.36) | 602. Less total reductions in amount due seller (line 520) | (276,218.86) |
| 303. Cash (<input checked="" type="checkbox"/> From <input type="checkbox"/> To) Borrower | 2,700,566.64 | 603. Cash (<input checked="" type="checkbox"/> To <input type="checkbox"/> From) Seller | 2,426,281.14 |

Substitute Form 1099 Seller Statement: The information contained in blocks E, G, H, and I and on line 401 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

Seller Instructions: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your tax return, for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

Borrower's Initial(s)

[Signature]

Seller's Initial(s)

[Signature]

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CRP-DOJ-0000251577

| Settlement Charges | | | | Borrower POC | Seller POC | Paid from Borrower's Funds at Settlement | Paid from Seller's Funds at Settlement |
|---|---|-----------------------------|--|--------------|------------|---|---|
| 700 | Total Sales/Brokers Com based on price | \$2,700,000.00 @ | 8.0000 % = | 162,000.00 | | | |
| 701 | 81,000.00 | 3.0000 % to | WATERFRONT INVESTMENT REAL ESTATE LLC | | | | |
| 702 | 81,000.00 | 3.0000 % to | Avatar Real Estate Services | | | | |
| 703 | Commission paid at settlement | | | | | | 162,000.00 |
| 704 | | to | | | | | |
| 800. Items payable in connection with loan | | | | Borrower POC | Seller POC | | |
| 801 | Loan origination fee | % to | | | | | |
| 802 | Loan discount | % to | | | | | |
| 803 | Appraisal fee | to | | | | | |
| 804 | Credit report | to | | | | | |
| 805 | Lender's inspection fee | to | | | | | |
| 806 | Mortgage insurance application fee | to | | | | | |
| 807 | Assumption Fee | to | | | | | |
| 808 | | to | | | | | |
| 809 | | to | | | | | |
| 810 | | to | | | | | |
| 811 | | to | | | | | |
| 900. Items required by lender to be paid in advance | | | | Borrower POC | Seller POC | | |
| 901 | Interest from | to | @ | /day | | | |
| 902 | Mortgage insurance premium for | months to | | | | | |
| 903 | Hazard insurance premium for | years to | | | | | |
| 904 | Flood insurance premium for | years to | | | | | |
| 905 | | years to | | | | | |
| 1000. Reserves disclosed with lender | | | | Borrower POC | Seller POC | | |
| 1001 | Hazard insurance | months @ | | per month | | | |
| 1002 | Mortgage insurance | months @ | | per month | | | |
| 1003 | City property taxes | months @ | | per month | | | |
| 1004 | County property taxes | months @ | | per month | | | |
| 1005 | Annual assessments | months @ | | per month | | | |
| 1006 | Flood insurance | months @ | | per month | | | |
| 1007 | | months @ | | per month | | | |
| 1008 | | months @ | | per month | | | |
| 1009 | Aggregate accounting adjustment | | | | | | |
| 1100. Title Charges | | | | Borrower POC | Seller POC | | |
| 1101 | Settlement or closing fee | to | Casanova & Kucera, PLLC | | 950.00 | | |
| 1102 | Abstract or title search | to | Casanova & Kucera, PLLC | | | 200.00 | |
| 1103 | Title examination | to | | | | | |
| 1104 | Title insurance binder | to | | | | | |
| 1105 | Document preparation | to | | | | | |
| 1106 | Notary fees | to | | | | | |
| 1107 | Attorney's Fees | to | Casanova & Kucera, PLLC | | 1,950.00 | | |
| | (includes above item numbers |) | | | | | |
| 1108 | Title Insurance | to | Old Republic Nat Title/Casanova & Kucera | | 9,325.00 | | |
| | (includes above item numbers |) | | | | | |
| 1109 | Lender's coverage (Premium) | | | | | | |
| 1110 | Owner's coverage (Premium) | \$2,700,000.00 (\$9,325.00) | | | | | |
| 1111 | Endorse | | | | | | |
| 1112 | Title Commitment and Preclosing Title Up | to | Attorney's Fund Title Services LLC | | 250.00 | | |
| 1113 | Post Closing Title Update | to | Casanova & Kucera, PLLC | | 225.00 | | |
| 1200. Government recording and transfer charges | | | | Borrower POC | Seller POC | | |
| 1201 | Recording fees | Deed | \$27.00 Mortgage(s) | Releases | 27.00 | | |
| 1202 | City/county tax/stamps | Deed | Mortgage(s) | | | | |
| 1203 | State tax/stamps | Deed | \$16,200.00 Mortgage(s) | | | 16,200.00 | |
| 1204 | Affidavit | to | Clerk of Circuit Court | | | 18.50 | |
| 1205 | Death Certificates Recording | to | Clerk of Circuit Court | | | 20.00 | |
| 1300. Other Settlement Charges | | | | Borrower POC | Seller POC | | |
| 1301 | Survey (Order # A-48592) | to | McLand Services Inc | | 575.00 | | |
| 1302 | Pest Inspection | to | | | | | |
| 1303 | | to | | | | | |
| 1304 | Municipal Lien Search (Invoice # 39299) | to | Rapid Liens Inc | | | 300.00 | |
| 1305 | Certified Local Improvement Lien (Folio # | to | City of Coral Gables | | | 1,010.00 | |
| 1306 | Wire / Fedex / Courier | to | Casanova & Kucera, PLLC | | 55.00 | | |
| 1307 | LLC - State Filing | to | Tomas Kucera, P.A | | 125.00 | | |
| 1308 | Additional RE Commission | to | Pan American Realty Services, LLC | | | 81,000.00 | |
| 1309 | | | | | | | |
| 1400. HUD-1 Settlement Statement | | | | | | | |
| (Enter on lines 103, Section J and 502, Section K) | | | | | 13,462.00 | 250,803.50 | |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower
AMADA LOPEZ-CANTERA

Seller

Borrower

Seller

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused, or will cause, the funds to be disbursed in accordance with this statement.

Casanova & Kucera, PLLC

By

As Its Authorized Representative

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

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